

In re:  
Joseph Zwicharowski  
Debtor

Case No. 17-11811-amc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Apr 18, 2024

User: admin  
Form ID: 234

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2024:**

| Recip ID | Recipient Name and Address                                               |
|----------|--------------------------------------------------------------------------|
| db       | #+ Joseph Zwicharowski, 3982 Carteret Drive, Philadelphia, PA 19114-2006 |

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2024 at the address(es) listed below:

| Name                   | Email Address                                                                                                                                   |
|------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|
| ADAM BRADLEY HALL      | on behalf of Creditor Wells Fargo Bank N.A. amps@manleydeas.com                                                                                 |
| ANDREW L. SPIVACK      | on behalf of Creditor Wells Fargo Bank N.A. andrew.spivack@brockandscott.com, wbefcf@brockandscott.com                                          |
| ANDREW L. SPIVACK      | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper andrew.spivack@brockandscott.com<br>wbefcf@brockandscott.com                     |
| BRAD J. SADEK          | on behalf of Debtor Joseph Zwicharowski brad@sadeklaw.com<br>bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com |
| CHRISTOPHER A. DENARDO |                                                                                                                                                 |

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User: admin

Page 2 of 2

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on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com

CHRISTOPHER A. DENARDO

on behalf of Creditor Nationstar Mortgage LLC logsecf@logs.com

DANIELLE BOYLE-EBERSOLE

on behalf of Creditor U.S. Bank N.A. as trustee, et al. c/o Select Portfolio Servicing, Inc. dboyle-ebersole@hoflawgroup.com, PABKAttorneyecf@orlans.com

DENISE ELIZABETH CARLON

on behalf of Creditor Brighthouse Life Insurance Company bkgroup@kmllawgroup.com

JEROME B. BLANK

on behalf of Creditor Ocwen Loan Servicing LLC jblank@pincuslaw.com, mmorris@pincuslaw.com

JEROME B. BLANK

on behalf of Creditor Wells Fargo Bank N.A. jblank@pincuslaw.com, mmorris@pincuslaw.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KEVIN S. FRANKEL

on behalf of Creditor Nationstar Mortgage LLC pa-bk@logs.com

KRISTEN D. LITTLE

on behalf of Creditor Nationstar Mortgage LLC KRLITTLE@FIRSTAM.COM

MARTIN A. MOONEY

on behalf of Creditor TD Bank N.A. as successor in interest to Commerce Bank, N.A. Martin.Mooney@ag.ny.gov, kcollins@schillerknapp.com

MICHAEL JOHN CLARK

on behalf of Creditor Nationstar Mortgage LLC mclark@squirelaw.com

MICHAEL PATRICK FARRINGTON

on behalf of Creditor Brighthouse Life Insurance Company mfarrington@kmllawgroup.com

MICHELLE L. MCGOWAN

on behalf of Creditor MCLP Asset Company Inc. mimcgowan@raslg.com

PAMELA ELCHERT THURMOND

on behalf of Creditor City of Philadelphia pamela.thurmond@phila.gov

SARAH K. MCCAFFERY

on behalf of Creditor U.S. BANK N.A. AS TRUSTEE, ON BEHALF OF THE HOLDERS OF THE J.P. MORGAN MORTGAGE TRUST 2007-S3 MORTGAGE PASS-THROUGH CERTIFICATES c/o Select Portfolio Servicing, Inc. smccaffery@pincuslaw.com, ckohn@hoflawgroup.com

THOMAS SONG

on behalf of Creditor Ocwen Loan Servicing LLC tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 21

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Joseph Zwicharowski

Debtor(s)

Case No:17-11811-amc

Chapter: 13

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***NOTICE OF TERMINATION OF WAGE ORDER***

NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed a notice indicating that all plan payments have been made.
2. Pursuant to the Amended Standing Order of this Court, Misc. No. 22-03003, any wage order entered in this case has been TERMINATED and the employer shall cease wage withholding EFFECTIVE IMMEDIATELY upon receipt of notice of the termination of the wage order.
3. Pursuant to the Standing Order, **the Debtor(s) counsel must serve this Notice on the employer FORTHWITH.**

For The Court

Timothy McGrath,  
Clerk of Court

Date: 4/18/24